

**Fill in this information to identify the case:**

Debtor 1 FLEMUEL BROWN, III  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 23-11171-amc

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Firsttrust Bank

Court claim no. (if known): 13

Last four digits of any number you use to identify the debtor's account: 6989

Date of payment change: 01/01/2025  
Must be at least 21 days after date of this notice

New total payment: \$1,800.39  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 303.19 New escrow payment: \$ 1,058.37

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 FLEMUEL BROWN, III  
First Name Middle Name

Last Name

Case number (if known) 23-11171-amc

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Ryan Starks  
Signature

Date 11/26/2024

Print: Ryan Starks (676512)  
First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.  
Number Street

Winston-Salem, NC 27103  
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

*Philadelphia Division*

IN RE:

FLEMUUEL BROWN, III

Case No. 23-11171-amc

Chapter 13

Firsttrust Bank,

Movant

vs.

FLEMUUEL BROWN, III ,

Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

Brad J. Sadek, Debtor's Attorney

1500 JFK Boulevard

Ste 220

Philadelphia, PA 19102

bradsadek@gmail.com

KENNETH E WEST, Bankruptcy Trustee

1234 Market Street - Suite 1813

Philadelphia, PA 19107

Office of United States Trustee, US Trustee

Robert N.C. Nix Federal Building

900 Market Street, Suite 320

Philadelphia, PA 19107

Via First Class Mail:

FLEMUEL BROWN, III  
1702 N. 62ND STREET  
PHILADELPHIA, PA 19151

Date: November 26, 2024

*/s/Andrew Spivack*

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive

Winston Salem, NC 27103

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

FLEMUEL BROWN III  
1702 N 62ND ST  
PHILADELPHIA PA 19151-3435

Statement Date	10/08/2024
Loan Number	

## Summary

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

### Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
INSURANCE	\$2,776.00	+	\$5,883.00
HAZARD INS			\$5,883.00
TAXES	\$862.28		\$862.28
CNTY,CTY,SCH			\$862.28
TOTAL DISBURSEMENTS	\$3,638.28	+	\$6,745.28

### Monthly Payment Comparison

Payment Itemization	Current 08/01/2024	New 01/01/2025
Principal and Interest	\$742.02	\$742.02
Escrow Deposit	\$303.19	\$562.11
Escrow Shortage		\$496.26
Total Payment	\$1,045.21	\$1,800.39

## Contractual Account History

The following statement of activity in your escrow account from 02/24 through 12/24 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,045.21 and \$303.19 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	DEPOSITS TO ESCROW		PAYMENTS FROM ESCROW		Description	ESCROW BALANCE	
	Projected	Actual	Projected	Actual		Projected	Actual
					BEGINNING BALANCE	\$3,638.28	\$2,123.80
Feb 2024	\$303.19	\$1,212.76*		\$5,883.00*	HAZARD INS	\$3,941.47	-\$2,546.44
Mar 2024	\$303.19	\$606.38*	\$862.28	\$862.28	CNTY,CTY,SCH	\$3,382.38	-\$2,802.34
Mar 2024			\$2,776.00	*	HAZARD INS	\$606.38	-\$2,802.34
Apr 2024	\$303.19	*				\$909.57	-\$2,802.34
May 2024	\$303.19	*				\$1,212.76	-\$2,802.34
Jun 2024	\$303.19	*				\$1,515.95	-\$2,802.34
Jul 2024	\$303.19	*				\$1,819.14	-\$2,802.34
Aug 2024	\$303.19	*				\$2,122.33	-\$2,802.34
Sep 2024	\$303.19	\$1,212.76*				\$2,425.52	-\$1,589.58
Oct 2024 (estimate)	\$303.19	\$909.57*				\$2,728.71	-\$680.01
Nov 2024 (estimate)	\$303.19	\$303.19				\$3,031.90	-\$376.82
Dec 2024 (estimate)	\$303.19	\$303.19				\$3,335.09	-\$73.63
Jan 2025	\$303.19	*				\$3,638.28	
Totals	\$3,638.28	\$4,547.85	\$3,638.28	\$6,745.28			

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable.

The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$3,638.28. Under Federal Law, your lowest monthly balance should not have exceeded \$606.38, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$606.38.



Post-Petition Account History

The post-petition escrow account balance includes the amount of escrow set forth in the filed Proof of Claim. Payments made pursuant to your Bankruptcy Plan and the filed Proof of Claim will be credited to your account while the loan remains in an active bankruptcy until the pre-petition escrow amount is paid in full per the terms of the Bankruptcy Plan and the filed Proof of Claim. The following information reflects the actual post-petition funds credited to your escrow account. The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

DATE	PAYMENTS TO ESCROW	DISBURSEMENT FROM ESCROW	DESCRIPTION	POST-PETITION ESCROW BALANCE
BEGINNING BALANCE AS OF 11/03/2023				\$3,031.90
Feb 2024	\$1,212.76	\$5,883.00	HAZARD INS	-\$1,638.34
Mar 2024	\$606.38	\$862.28	CNTY,CTY,SCH	-\$1,894.24
Sep 2024	\$1,212.76			-\$681.48
Oct 2024 (estimate)	\$303.19			-\$378.29
Nov 2024 (estimate)	\$303.19			-\$75.10
Dec 2024 (estimate)	\$303.19			\$228.09
TOTALS	\$3,941.47	\$6,745.28		

Account Projections

The following estimate of activity in your escrow account from 01/25 through 12/25 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Contractual and Post-Petition Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year. The below projection includes funds applied during your active bankruptcy case.

Date	Anticipated Amount to Escrow	Anticipated Amount from Escrow	Description	Projected Contractual Escrow Balance	Projected Post-Petition Escrow Balance	Required Escrow Balance
BEGINNING BALANCE				-\$73.63	\$228.09	\$6,183.16
Jan 2025	\$562.11			\$488.48	\$790.20	\$6,745.27
Feb 2025	\$562.11			\$1,050.59	\$1,352.31	\$7,307.38
Mar 2025	\$562.11	\$862.28	CNTY,CTY,SCH	\$750.42	\$1,052.14	\$7,007.21
Mar 2025		\$5,883.00	HAZARD INS	-\$5,132.58	-\$4,830.86	\$1,124.21
Apr 2025	\$562.11			-\$4,570.47	-\$4,268.75	\$1,686.32
May 2025	\$562.11			-\$4,008.36	-\$3,706.64	\$2,248.43
Jun 2025	\$562.11			-\$3,446.25	-\$3,144.53	\$2,810.54
Jul 2025	\$562.11			-\$2,884.14	-\$2,582.42	\$3,372.65
Aug 2025	\$562.11			-\$2,322.03	-\$2,020.31	\$3,934.76
Sep 2025	\$562.11			-\$1,759.92	-\$1,458.20	\$4,496.87
Oct 2025	\$562.11			-\$1,197.81	-\$896.09	\$5,058.98
Nov 2025	\$562.11			-\$635.70	-\$333.98	\$5,621.09
Dec 2025	\$562.11			-\$73.59	\$228.13	\$6,183.20
TOTALS	\$6,745.32	\$6,745.28				

Your Projected Escrow Account Balance as of 12/31/24 is -\$73.63. Your Required Beginning Escrow Balance according to this analysis should be \$6,183.16.

This means you have a Shortage of \$5,955.07 Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.


Once during this period, your Required Escrow Account Balance should be reduced to \$1,124.21 as shown in March. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.


New Loan Payment


PE

Your new payment consists of:	Principal & Interest (P & I)	\$742.02
	Escrow Deposit	\$562.11
	Escrow Shortage	\$496.26
NEW LOAN PAYMENT	Beginning on January 01, 2025	\$1,800.39

 [firsttrust.loanadministration.com](http://firsttrust.loanadministration.com)

 **Live Chat:** Find all your loan information online. Still have questions? Use Live Chat on the website to speak with one of our representatives.

 **Correspondence**  
PO Box 77423  
Ewing, NJ 08628

 **Hours of Operation**  
8:30 AM - 8:00 PM ET M-F

 **Telephone**  
800-229-0272

We accept telecommunications relay service calls.



### Important Information

#### AUTOPAY HOMEOWNERS

If you're enrolled in Autopay, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

#### ADJUSTABLE RATE MORTGAGE CUSTOMERS

If your loan has an adjustable interest rate, your monthly principal and interest payment may change prior to your next Escrow Analysis.

#### INSURANCE RENEWAL/CHANGING INSURANCE

Upload proof of insurance coverage at [www.mycoverageinfo.com/Cen300](http://www.mycoverageinfo.com/Cen300). Your insurance documents can also be sent to us via the following methods: Email: [Cen300@mycoverageinfo.com](mailto:Cen300@mycoverageinfo.com) or mail to: PO Box 202028, Florence, SC 29502-2028.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.**